

August 15, 2024

Dan Davidson

REDACTED

Judge Mark Pittman 501
Federal Court
West 10th Street
Fort Worth, Texas 76102

Subject: Chamber of Commerce vs. C.F.P.B.
Case Number 4:24-cv-213-P

Dear Judge Pittman:

I am writing this to request to be an “amicus curiae” in your case. I will confess, up front, that I got help from a neighborhood kid to learn about what’s going on with this case.

I learned about your case only after my credit card company raised my interest rate (for the first time, ever, and I’m a good customer – so they say). When I called to ask about that, I found out that it’s probably related to this new law about lowering the fee if I pay my bill late. I only did that once (pay my credit card bill late), by accident, and the credit card company waved it because I was a good customer. I didn’t ask for them to wave the added interest, even though my late payment was an accident, because I figured I was already ahead when they said I didn’t have to pay the late fee. Then another credit card I have (now, had) told me in a “changing terms” letter that I have to pay a annual fee. I think that was also part of the law lowering the late fee. I don’t think it’s a coincidence. I didn’t call them to find out for sure, I just canceled the card so I don’t have to pay the annual fee.

I read about your case (there is a lot of stuff about it on the internet, and it’s pretty confusing, even for my neighbor’s kid, and he’s pretty smart) and your rulings – a couple of them, actually. The more I read, the more I don’t understand. It took a while just sorting out the Fifth Court of Appeals (State Court System) and the Fifth Circuit Court of Appeals (Federal Court System).

First and foremost, I don’t understand why I have to pay a higher interest rate because this new law lowers the late fee I might have to pay, but only if I pay late. If I don’t pay my bills late (and I never do, except for that one time), why is my A.P. R. (annual percentage rate) going up? It seems it should go up for the people who pay late (including me, it if happens again). Instead, and this is what really gets my goat, the late fee goes down for the people who don’t pay their bills on time. But because of all that, I have to pay a higher interest rate. That doesn’t seem fair.

I saw how the Consumer Finance Protection Board is behind this. And that some credit card groups (but not ordinary people like me) are fighting it. According to the C.F.P.B. website (www.consumerfinance.gov), they are trying to help me against my credit card company. It

doesn't seem like that to me. It seems if they want to help the people who don't pay their bills on time against me. I don't want to stir up too much trouble, because I know people who pay their bills late. But let's be fair about all this. It seems to me that the law rewards people (like my brother in law) who pay their bills late, and punishes people (like me) who pay my bills on time (by charging higher A.P.R.'s).

I'm trying to be fair and-open minded, but I'm pretty sure that the two (late fee going down, my A.P.R. going up, and the new annual fee on that other card) are connected. My A.P.R. has stayed the same for a real long time, and I even get mail saying I can get a different credit card with lower A.P.R. rates. I don't change because I have had the same credit card for a long time, and they waved the late fee that one time years ago (I mentioned that earlier). Also, just to be 100% honest, that neighborhood kid showed me how to pay my bills On Line, and he just left to go back to college, and isn't around to help me make all the changes for the On Line payments.

So if I can be a friend of the court, I want to do that. The reason for me wanting to be a friend of the court – the amicus curae appointment –and this letter is that I don't think anyone who is part of this case is thinking about people like me. It's the government and the credit card company groups here. But people like me, and there are millions, should have a voice. If there are other people who represent us who want to be a friend of the court in this case, I will happily withdraw this request and let them be in charge. We are all in the same boat (except people – like my brother in law – who pay their bills late, but it looks like the C.F.P.B. has them covered already).

Thank you for reading this (if you did), and if this isn't a proper request, I would understand if no one replies.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Davidson". The signature is fluid and cursive, with the first name "Dan" being more prominent and the last name "Davidson" following in a similar style.

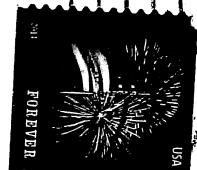
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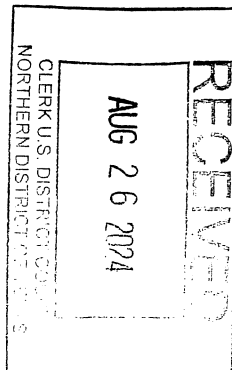
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Federal Courthouse
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Room 401
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